

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

1 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

9 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: Robert B. Ferrell, Jr.

Case No.:

18-16629

Judge:

Andrew B Altenburg

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED

☐ Original

☒ Modified/Notice Required

Date: _____

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

■ DOES □ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney SDH Initial Debtor: RBF Initial Co-Debtor _____

Part 1: Payment and Length of Plan

- a. The debtor shall pay \$600.00 Monthly for 48 months to the Chapter 13 Trustee, starting on May 1, 2018 for approximately 48 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- Future Earnings
 - Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- Sale of real property
Description:
Proposed date for completion: _____
 - Refinance of real property:
Description:
Proposed date for completion: _____
 - Loan modification with respect to mortgage encumbering property:
Description: 123 West Tomlin Station Road, Mickleton, NJ

The Debtor has filed a Notice of Request for Loss Mitigation with the Bankruptcy Court for the Debtors mortgage serviced by Ocwen Loan Servicing; the Loss Mitigation Order was entered on May 3, 2018.
Proposed date for completion: December 31, 2018
- d. □ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. □ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

■ NONE

- a. Adequate protection payments will be made in the amount of \$ ____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ 3,239.00 monthly to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: Ocwen Loan Servicing LLC (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Isabel C. Balboa, Esq. Trustee	Administrative	2,880.00
S. Daniel Hutchison, Esq. SH-6931	Attorney Fees	3,500.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
----------	------------------	--------------	-------------------

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
----------	----------------------------	-----------	----------------------------	---	--

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
----------	----------------------------	-----------	----------------------------	---	--

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
------------------	------------	---------------	-----------------	--

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
Real Time Resolutions Inc. as agent for	123 W Tomlin Station Road Mickleton, NJ	97,200.00	325,000.00	Agreement Ocwen Loan Servicing - 407,625.44	No value	N/A	0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Borough of Penns Grove Tax Office	35 W. Main Street Penns Grove, NJ 08069 Salem County Rental Property - Debtor Surrendered Interest in Property in 2015 Chapter 7 Bankruptcy	0.00	0.00
Borough of Penns Grove Tax Office	16 Cumberland Avenue Penns Grove, NJ 08069 Salem County Rental Property - Debtor Surrendered Interest in Property in 2015 Chapter 7 Bankruptcy - Burned Down on or about March 2918	0.00	0.00
Borough of Penns Grove Tax Office	71 New Street Penns Grove, NJ 08069 Salem County Rental Property - Debtor Surrendered Interest in Property in 2015 Chapter 7 Bankruptcy	0.00	0.00
City of Salem Tax Collector	293 Gibbon Street Salem, NJ 08079 Salem County Rental Property - Debtor Surrendered Interest in Property in 2015 Chapter 7 Bankruptcy - Burned Down on or around 2016	0.00	0.00
City of Salem Tax Collector	45 Union Street Salem, NJ 08079 Salem County Rental Property - Debtor Surrendered Interest in Property in 2015 Chapter 7 Bankruptcy	0.00	0.00
City of Salem Water/Sewer Department	293 Gibbon Street Salem, NJ 08079 Salem County Rental Property - Debtor Surrendered Interest in Property in 2015 Chapter 7 Bankruptcy - Burned Down on or around 2016	0.00	0.00
City of Salem Water/Sewer Department	45 Union Street Salem, NJ 08079 Salem County Rental Property - Debtor Surrendered Interest in Property in 2015 Chapter 7 Bankruptcy	0.00	0.00

FIG Capital Investment NJ 13, LLC	35 W. Main Street Penns Grove, NJ 08069 Salem County Rental Property - Debtor Surrendered Interest in Property in 2015 Chapter 7 Bankruptcy	0.00	0.00
Madison TST Co/as Coll Assign	105 E. Del-A-Vue Avenue Carneys Point, NJ 08069 Salem County Rental Property - Debtor Surrendered Interest in Property in 2015 Chapter 7 Bankruptcy	0.00	0.00
Penns Grove Sewerage Authority	35 W. Main Street Penns Grove, NJ 08069 Salem County Rental Property - Debtor Surrendered Interest in Property in 2015 Chapter 7 Bankruptcy	0.00	0.00
Penns Grove Sewerage Authority	16 Cumberland Avenue Penns Grove, NJ 08069 Salem County Rental Property - Debtor Surrendered Interest in Property in 2015 Chapter 7 Bankruptcy - Burned Down on or about March 2918	0.00	0.00
Penns Grove Sewerage Authority	71 New Street Penns Grove, NJ 08069 Salem County Rental Property - Debtor Surrendered Interest in Property in 2015 Chapter 7 Bankruptcy	0.00	0.00
Select Portfolio Servicing	16 Cumberland Avenue Penns Grove, NJ 08069 Salem County Rental Property - Debtor Surrendered Interest in Property in 2015 Chapter 7 Bankruptcy - Burned Down on or about March 2918	0.00	0.00
Singh Real Estate	105 E. Del-A-Vue Avenue Carneys Point, NJ 08069 Salem County Rental Property - Debtor Surrendered Interest in Property in 2015 Chapter 7 Bankruptcy	0.00	0.00
Sparrow Investments	45 Union Street Salem, NJ 08079 Salem County Rental Property - Debtor Surrendered Interest in Property in 2015 Chapter 7 Bankruptcy	0.00	0.00
Sparrow Investments	48 Penn Street Penns Grove, NJ 08069 Salem County	0.00	0.00
Stewart Family Trust	293 Gibbon Street Salem, NJ 08079 Salem County Rental Property - Debtor Surrendered Interest in Property in 2015 Chapter 7 Bankruptcy - Burned Down on or around 2016	0.00	0.00
Stewart Family Trust	105 E. Del-A-Vue Avenue Carneys Point, NJ 08069 Salem County Rental Property - Debtor Surrendered Interest in Property in 2015 Chapter 7 Bankruptcy	0.00	0.00
Stewart Family Trust	71 New Street Penns Grove, NJ 08069 Salem County Rental Property - Debtor Surrendered Interest in Property in 2015 Chapter 7 Bankruptcy	0.00	0.00

U.S. Bank Cust for Crestar Capital LLC	293 Gibbon Street Salem, NJ 08079 Salem County Rental Property - Debtor Surrendered Interest in Property in 2015 Chapter 7 Bankruptcy - Burned Down on or around 2016	0.00	0.00
U.S. Bank, Custodian for	293 Gibbon Street Salem, NJ 08079 Salem County Rental Property - Debtor Surrendered Interest in Property in 2015 Chapter 7 Bankruptcy - Burned Down on or around 2016	0.00	0.00
US Bank Cust for Pro Cap III LLC	45 Union Street Salem, NJ 08079 Salem County Rental Property - Debtor Surrendered Interest in Property in 2015 Chapter 7 Bankruptcy	0.00	0.00
US Bank Cust/Crestar Cap, LLC.	35 W. Main Street Penns Grove, NJ 08069 Salem County Rental Property - Debtor Surrendered Interest in Property in 2015 Chapter 7 Bankruptcy	0.00	0.00
US Bank Cust/FNA Jersey BO1 LLC	45 Union Street Salem, NJ 08079 Salem County Rental Property - Debtor Surrendered Interest in Property in 2015 Chapter 7 Bankruptcy	0.00	0.00
US Bank Cust/FNA Jersey BO1 LLC	48 Penn Street Penns Grove, NJ 08069 Salem County	0.00	0.00
US Bank Cust/PC6	48 Penn Street Penns Grove, NJ 08069 Salem County	0.00	0.00
US Bank Cust/Pro Capital 1 LLC	45 Union Street Salem, NJ 08079 Salem County Rental Property - Debtor Surrendered Interest in Property in 2015 Chapter 7 Bankruptcy	0.00	0.00

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

Ocwen Loan Servicing

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
----------	------------	--

Part 5: Unsecured Claims ☒ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$___ to be distributed *pro rata*

☐ Not less than ___ percent

☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
----------	-----------------------------------	-----------	-------------------

Part 6: Executory Contracts and Unexpired Leases ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
----------	-----------------------------	-----------------------------	---------------------	-----------------------

Part 7: Motions ☐ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Adriane Allen	123 W Tomlin Station Road Mickleton, NJ	Judgment Lien	1,600.00	325,000.00	0.00	0.00	1,600.00
Alan Walther	123 W Tomlin Station Road Mickleton, NJ	Judgment Lien	7,290.00	325,000.00	0.00	0.00	7,290.00
Division of Youth & Family Services	123 W Tomlin Station Road Mickleton, NJ	Judgment Lien	50.00	325,000.00	0.00	0.00	50.00
Doerr Development LLC	123 W Tomlin Station Road Mickleton, NJ	Judgment Lien	48,500.00	325,000.00	0.00	0.00	48,500.00
H & H Inv Harrison	123 W Tomlin Station Road Mickleton, NJ	Judgment Lien	850.00	325,000.00	0.00	0.00	850.00
Jacob Doerr	123 W Tomlin Station Road Mickleton, NJ	Judgment Lien	0.00	325,000.00	0.00	0.00	0.00
Midland Funding LLC	123 W Tomlin Station Road Mickleton, NJ	Judgment Lien	3,975.00	325,000.00	0.00	0.00	3,975.00
Office of the Public Defender	123 W Tomlin Station Road Mickleton, NJ		500.00	325,000.00	0.00	0.00	500.00
State of NJ Division of Law	123 W Tomlin Station Road Mickleton, NJ	Judgment Lien	5,581.00	325,000.00	0.00	0.00	5,581.00

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Real Time Resolutions Inc. as agent for	123 W Tomlin Station Road Mickleton, NJ	97,200.00	325,000.00	Agreement Ocwen Loan Servicing - 407,625.44	-82,625.44	97,200.00

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
----------	------------	----------------	------------------------	-----------------------------	--

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: April 18, 2018.	
Explain below why the plan is being modified:	Explain below how the plan is being modified:
The debtor has modified his Chapter 13 Plan to reflect that he is stripping the second mortgage held by Real Time Resolutions Inc. as well as to avoid additional judgment liens and to surrender various real properties.	

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>October 22, 2018</u>	<u>/s/ Robert B. Ferrell, Jr.</u> Robert B. Ferrell, Jr. Debtor
Date: _____	_____ Joint Debtor
Date: <u>October 22, 2018</u>	<u>/s/ S. Daniel Hutchison, Esq.</u> S. Daniel Hutchison, Esq. SH-6931 Attorney for the Debtor(s)

Certificate of Notice Page 10 of 13

United States Bankruptcy Court
District of New JerseyIn re:
Robert B. Ferrell, Jr.
DebtorCase No. 18-16629-ABA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: pdf901Page 1 of 4
Total Noticed: 93

Date Rcvd: Nov 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2018.

db
 517830792 #+Robert B. Ferrell, Jr., 123 W Tomlin Station Road, Mickleton, NJ 08056-1320
 517434036 +Adriane Allen, 86 State Street, Penns Grove, NJ 08069-1624
 517830793 +Alan Walther, c/o John V. Iacona, Esq., 276 Main Street, Metuchen, NJ 08840-2453
 517434039 +Allied Propane, 138 Keystone Road, Chester, PA 19014-3425
 517830796 +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
 517830799 +Borough of Penns Grove Tax Office, 303 Harding Highway, Penns Grove, NJ 08069-2248
 517577759 +CCB Credit Services, 5300 S. 6th Street, Springfield, IL 62703-5184
 517434041 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517434042 +Ccs/first National Ban, 500 E 60th St N, Sioux Falls, SD 57104-0478
 517830800 Christina Ferrell, 123 W Tomlin Road, Mickleton, NJ 08056
 517830801 +City of Salem Tax Collector, 17 New Market Street, Salem, NJ 08079-1408
 517830803 +City of Salem Water/Sewer Department, Attn: Bankruptcy Department, 17 New Market Street, Salem, NJ 08079-1408
 517581121 +Cross River Bank, 885 Teaneck Road, Teaneck, NJ 07666-4505
 517434044 +DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE F, Attn: Cashiering Department, 1661 Worthington Road, Ste 100, West Palm Beach, FL 33409-6493
 517830804 +Deutsche Bank National Trust Co., Trustee for Morgan Stanley ABS Capital, 1761 East Street Andrews Place, Santa Ana, CA 92705-4934
 517830805 Division of Youth & Family Services, North Stockton Street, Trenton, NJ 08628
 517434045 +Doerr Development LLC, c/o Nathan Van Embden, Esq., 21 E. Main Street, P O Box 428, Millville, NJ 08332-0428
 517830807 +First National Credit Card/Legacy, First National Credit Card, Po Box 5097, Sioux Falls, SD 57117-5097
 517434046 First National Credit/Legacy Visa, PO Box 5097, Attn: Bankruptcy / Collections Detps, Sioux Falls, SD 57117-5097
 517434047 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
 517434048 +First Saving Bank / Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117-5096
 517434049 +First Savings Credit Card, Po Box 5019, Sioux Falls, SD 57117-5019
 517434050 +Gloucester County, Office of the Sheriff, Re: Sheriff # F-16000273, PO Box 376, Woodbury, NJ 08096-7376
 517434051 +Gloucester County Office of the Sheriff, c/o Foreclosure Unit F-001152-13, PO Box 376, 2 S. Broad Street, Woodbury, NJ 08096-4604
 517830811 H & H Inv Harrison, c/o Hoffman Dimuzio, 1739 Delsea Drive, Millville, NJ 08332
 517830813 +Inspira Medical Center, Attn: Billing Office, 509 N. Broad Street, Woodbury, NJ 08096-1697
 517830814 +Jacob Doerr, c/o Nathan Van Embden Esq., 21 E. Main Street, P O Box 428, Millville, NJ 08332-0428
 517830816 +Liberty Mutual Insurance Co., 175 Berkeley Street, Boston, MA 02116-3350
 517830817 +Madison TST Co/as Coll Assign, Stonefield Investment Fund, 21 Robert Pitt, Suite 207, Monsey, NY 10952-5305
 517830820 +Medical Management Alternatives LLC, 175C West Cohawkin Road, Clarksboro, NJ 08020-1145
 517830821 +Mortgage Electronic Registration Systems, as Nominee for New Century Mortgage Corp, c/o Corporation Trust Company RA, 820 Bear Tavern Road, Trenton, NJ 08628-1021
 517830822 +New Century Mortgage Corporation, 18400 Von Karman, Suite 1000, Irvine, CA 92612-0516
 517461458 Northstar Location Services LLC, 4285 Genesee Street, Cheektowaga, NY 14225-1943
 517830823 Ocwen Loan Servicing LLC, Attn: Bankruptcy Department, PO Box 24605, West Palm Beach, FL 33416-4605
 517830824 Office of the Public Defender, Hughes Justice Complex, 25 Market Street, PO Box 850, Trenton, NJ 08625-0850
 517830826 #+Penn Credit Corp, P O Box 988, 916 S 14th Street, Harrisburg, PA 17104-3425
 517434059 +Real Time Resolutions Inc. as agent for, RTR Capital L.P., 1349 Empire Central Drive, Suite 150, Dallas, TX 75247-4029
 517830833 +Rickart Coll Systems, 575 Milltown Rd, North Brunswick, NJ 08902-3336
 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08695)
 517830828 +Sequium Asset Solutions LLC, 1130 Northcase Parkway, Suite 500, Marietta, GA 30067-6413
 517830829 +Sienna Gilbert, NJ Division of Taxation, Pioneer Credit Recovery, P O Box 1018, Moorestown, NJ 08057-0018
 517830830 Singh Real Estate, 555 Lincoln Drive West, Suite 100, Marlton, NJ 08053
 517830832 +Sparrow Investments, P O Box 1030, Brick, NJ 08723-0090
 517434060 +State of NJ Division of Law, Office of the Atty General, 25 Market St., PO Box 119, Trenton, NJ 08625-0119
 517830834 State of New Jersey - Div. of Taxation, Compl & Enforcement - Bankruptcy Unit, 50 Barrack Street, 9th Floor, P O Box 245, Trenton, NJ 08695-0267
 517830835 +State of New Jersey - Division of Law, Richard J. Hughes Justice Complex, 25 Market Street, P O Box 112, Trenton, NJ 08625-0112
 517830837 Stewart Family Trust, Attn: John D. Jordon, 111 -113 North Broadway, Pennsville, NJ 08070
 517830838 Superior Court of New Jersey, Law Division-Special Civil Part, Gloucester County Courthouse, Hunter and Euclid Street, Woodbury, NJ 08096
 517830839 Superior Court of New Jersey, Cumberland County Vicinage, Broad & Fayette Streets, Bridgeton, NJ 08302

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 4
Total Noticed: 93

Date Rcvd: Nov 09, 2018

517830841 +U.S. Bank Cust for Crestar Capital LLC, 2 Liberty Place, 50 South 16th Street, Suite 1950,
Philadelphia, PA 19102-2516
517830842 +U.S. Bank, Custodian for, Empire Tax Lien Fund IV, LLC, c/o Taylor & Keyser,
76 Euclid Avenue, Suite 202, Haddonfield, NJ 08033-2330
517830843 +US Bank Cust for Pro Cap III LLC, 50 South 16th Street, Suite 1950,
Philadelphia, PA 19102-2516
517831882 +US Bank Cust/Crestar Cap, LLC, 1415 Route 70 East, Cherry Hill, NJ 08034-2210
517830844 +US Bank Cust/FNA Jersey B01 LLC, 50 South 16th Street, Suite 1950,
Philadelphia, PA 19102-2516
517830845 +US Bank Cust/PC6, c/o Sterling National Bank, 50 S. 16th Street, Suite 2050,
Philadelphia, PA 19102-2516
517830846 +US Bank Cust/Pro Capital 1 LLC, 50 South 16th Street, Suite 1950,
Philadelphia, PA 19102-2516
517434063 +Udren Law Offices PC, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200,
Cherry Hill, NJ 08003-3620
517830847 +Washington Pediatric Assoc., 438 Ganttown Road, Suite A7, Sewell, NJ 08080-1886

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 09 2018 21:40:09 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 09 2018 21:40:09 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

lm +Fax: 407-737-5634 Nov 09 2018 22:19:46 Ocwen Loan Servicing, 1661 Worthington Road,
Suite 100, West Palm Beach, FL 33409-6493
517434037 +E-mail/Text: bankruptcy@pepcoholdings.com Nov 09 2018 21:40:06 Atlantic City Electric,
C/O Pepco Holdings, Attn: Bankruptcy Division, 5 Collins Drive Suite 2133,
Carneys Point, NJ 08069-3600
517830794 +E-mail/Text: bankruptcy@pepcoholdings.com Nov 09 2018 21:40:07 Atlantic City Electric,
Attn: Bankruptcy Division, 5 Collins Drive Suite 2133, Mail Stop 84CP42,
Carneys Point, NJ 08069-3600
517434038 +E-mail/Text: ACF-EBN@acf-inc.com Nov 09 2018 21:40:04 Atlantic Credit & Finance Inc.,
2727 Franklin Road SW, Roanoke, VA 24014-1011
517830797 +E-mail/Text: clientrep@capitalcollects.com Nov 09 2018 21:40:18 Capital Collection Service,
PO Box 150, West Berlin, NJ 08091-0150
517434040 +E-mail/Text: bkr@cardworks.com Nov 09 2018 21:40:02 Cardworks/CW Nexus, Attn: Bankruptcy,
PO Box 9201, Old Bethpage, NY 11804-9001
517830798 +E-mail/Text: bkr@cardworks.com Nov 09 2018 21:40:02 Carson Smithfield, LLC, PO Box 9216,
Old Bethpage, NY 11804-9016
517830802 +E-mail/Text: bankruptcy_notifications@ccsusa.com Nov 09 2018 21:40:16
Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
517434043 +E-mail/PDF: creditonebknofications@resurgent.com Nov 09 2018 21:46:52 Credit One Bank,
Attn: Bankruptcy, PO Box 98873, Las Vegas, NV 89193-8873
517830806 +E-mail/Text: ar@figadvisors.com Nov 09 2018 21:40:12 FIG Capital Investment NJ 13, LLC,
1000 Riverside Avenue #400, Jacksonville, FL 32204-4108
517830812 E-mail/Text: cio.bncmail@irs.gov Nov 09 2018 21:40:05 Internal Revenue Service,
Centralized Insolvency Service, PO Box 7346, Philadelphia, PA 19101-7346
517434052 +E-mail/Text: bnckohlsnotices@becket-lee.com Nov 09 2018 21:40:04 Kohls/Capital One,
Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120
517830815 +E-mail/Text: ebn@ltdfin.com Nov 09 2018 21:40:07 LTD Financial Services, LP,
7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
517583832 E-mail/Text: bkr@cardworks.com Nov 09 2018 21:40:02 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517434053 +E-mail/Text: bkr@cardworks.com Nov 09 2018 21:40:02 Merrick Bank,
Attn: Bankruptcy Department, PO Box 9201, Old Bethpage, NY 11804-9001
517830818 +E-mail/Text: bkr@cardworks.com Nov 09 2018 21:40:02 Merrick Bank Corp,
10705 S. Jordan Gtwy, Ste 200, South Jordan, UT 84095-3977
517434054 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 09 2018 21:40:08 Midland Credit Management, Inc.,
Attn: J Brandon Black, CEO, 2365 Northside Drive, San Diego, CA 92108-2709
517434056 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 09 2018 21:40:08 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011
517434057 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 09 2018 21:40:08 Midland Funding LLC,
PO Box 939069, San Diego, CA 92193-9069
517434055 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 09 2018 21:40:08 Midland Funding LLC,
Attn: President, or Managing Partner, 2365 Northside Drive Suite 300,
San Diego, CA 92108-2709
517434058 +Fax: 407-737-5634 Nov 09 2018 22:19:46 Ocwen Loan Servicing, Attn: Bankruptcy Department,
1661 Worthington Rd Suite 100, West Palm Beach, FL 33409-6493
517540036 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 09 2018 21:46:46
Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517830825 +E-mail/Text: carolann.boden@yahoo.com Nov 09 2018 21:40:06 Penns Grove Sewerage Authority,
81 Beach Avenue, Penns Grove, NJ 08069-1994
517576416 +E-mail/Text: JCAP_BNC_Notices@jcap.com Nov 09 2018 21:40:11 Premier Bankcard, LLC,
Jefferson Capital Systems LLC Assignee, PO Box 7999, Saint Cloud Mn 56302-7999
517571847 E-mail/Text: bkdepartment@rtresolutions.com Nov 09 2018 21:40:11
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029
517830827 +E-mail/Text: jennifer.chacon@spservicing.com Nov 09 2018 21:40:19
Select Portfolio Servicing, Attn: Bankruptcy Department, PO Box 65250,
Salt Lake City, UT 84165-0250

District/off: 0312-1

User: admin
Form ID: pdf901

Page 3 of 4
Total Noticed: 93

Date Rcvd: Nov 09, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517435468 +E-mail/PDF: gecsed@recoverycorp.com Nov 09 2018 21:45:51 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517576890 +E-mail/PDF: gecsed@recoverycorp.com Nov 09 2018 21:45:51 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517434061 +E-mail/PDF: gecsed@recoverycorp.com Nov 09 2018 21:46:46 Synchrony Bank/ JC Penneys,
Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
517434062 +E-mail/PDF: gecsed@recoverycorp.com Nov 09 2018 21:46:46 Synchrony Bank/Walmart,
Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
517587338 E-mail/Text: jennifer.chacon@sp servicing.com Nov 09 2018 21:40:19
The Bank of New York Mellon as Trustee, et al, c/o Select Portfolio Servicing, Inc.,
P.O. Box 65250, Salt Lake City, UT 84165-0250
517830840 +E-mail/Text: bknotices@totalcardinc.com Nov 09 2018 21:40:09 Total Card Inc,
5109 S Broadband Lane, Sioux Falls, SD 57108-2208
517570099 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Nov 09 2018 21:46:01 Verizon,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Udren Law Offices PC, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200,
Cherry Hill, NJ 08003-3620
517830795* +Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
517830808* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
517830809* +First Saving Bank / Blaze, Attn: Bankruptcy, PO Box 5096, Sioux Falls, SD 57117-5096
517830810* +First Savings Credit Card, PO Box 5019, Sioux Falls, SD 57117-5019
517830819* +Merrick Bank Corp., Attn: Bankruptcy Department, PO Box 9201, Old Bethpage, NY 11804-9001
517830836* +State of NJ Division of Law, Office of the Atty General, 25 Market St., PO Box 119,
Trenton, NJ 08625-0119
517830831 ##+Singh Real Estate Enterprises, 525 Route 73 North, Suite 212, Marlton, NJ 08053-3422
TOTALS: 0, * 7, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on October 23, 2018 at the address(es) listed below:

Aleisha Candace Jennings on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST Court claim no.
(if known): NA COMPANY, AS TRUSTEE FOR THE REGISTERED HOLDERS OF MORGAN STANLEY ABS CAPITAL I
INC. TRUST 2007-NC3 MORTGAGE PASS-THROUGH CERTIFICATES, SERI ajennings@rasflaw.com
Aleisha Candace Jennings on behalf of Creditor Deutsche Bank National Trust Company, as
trustee for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2007-NC3 Mortgage
Pass-Through Certificates, Series 2007-NC3 ajennings@rasflaw.com
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon as Trustee for CWABS, Inc.
Asset-Backed Certificates, Series 2007-7 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon as Trustee for CWABS,
Inc. Asset-Backed Certificates, Series 2007-7 rsolarz@kmlawgroup.com

District/off: 0312-1

User: admin
Form ID: pdf901

Page 4 of 4
Total Noticed: 93

Date Rcvd: Nov 09, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

S. Daniel Hutchison on behalf of Debtor Robert B. Ferrell, Jr. sdhteamlaw@outlook.com,
backupcourt@outlook.com/sdhlawecf@gmail.com/sdhlawparal@outlook.com/hutchisonsr39026@notify.bestc
ase.com

Sindi Mncina on behalf of Creditor Deutsche Bank National Trust Company, as trustee for the
registered holders of Morgan Stanley ABS Capital I Inc. Trust 2007-NC3 Mortgage Pass-Through
Certificates, Series 2007-NC3 smncina@rascrane.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9